

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	Examiner: Paul W. Shumate
Gyan P. Sinha et al.	)	Group Art Unit: 3693
Application No.: 10/661,211	)	Confirmation No.: 7189
Filing Date: September 12, 2003	)	Attorney Docket No.: 14846-96
Title: METHOD AND SYSTEM FOR		
ESTIMATING A BUCKET		
TRANSITION DISTRIBUTION OF ONE		
OR MORE BONDS AND FOR		
EVALUATING CREDIT RISK OF		
COLLATERALIZED DEBT		
OBLIGATIONS		

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Amendment

Sir:

The following remarks, taken together with the claim amendments listed herein, are provided in response to the Final Office Action communication dated October 27, 2009, wherein the period for response expires on January 27, 2010. Accordingly, this response is considered timely filed.

Applicants submit herewith a Request for Continued Examination pursuant to 37 C.F.R. 1.114 ("RCE"). Applicants authorize payment of the fees associated with the RCE and any additional fees deemed necessary for entry of this Response to Deposit Account 50-1358, via the U.S. Patent and Trademark Office e-filing system (EFS-Web).

Applicants respectfully submit herewith for consideration the following listed amendment parts, which are detailed in this paper pursuant to the requirements prescribed under 37 C.F.R. §1.121:

**AMENDMENT TO THE CLAIMS**, beginning on page 2 of this paper; and

**REMARKS**, beginning on page 12 of this paper.